

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Thomas G. Siska

Application No.: 09/995,955

Confirmation No.: 1158

Filed On: November 28, 2001

Examiner: Nga B. Nguyen

Art Unit: 3692

For: Financial Product and Collaborative System and
Method for Providing and Monitoring a Financial
Product

Mail Stop Amendment
Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**TERMINAL DISCLAIMER TO OBVIATE A
PROVISIONAL DOUBLE PATENTING REJECTION OVER A PENDING
“REFERENCE” APPLICATION**

The owner, Thomas G. Siska, of one hundred percent (100%) interest in the instant application hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the instant application which would extend beyond the expiration date of the full statutory term of any patent granted on pending reference Application Number 09/813,745, filed on March 21, 2001, as such term is defined in 35 U.S.C. 154 and 173, and as the term of any patent granted on said reference application may be shortened by any terminal disclaimer filed prior to the grant of any patent on the pending reference application. The owner hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and any patent granted on the reference application are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns.

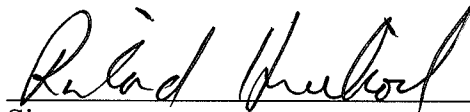
In making the above disclaimer, the owner does not disclaim the terminal part of any patent granted on the instant application that would extend to the expiration date of the full statutory term as defined in 35 U.S.C. 154 and 173 of any patent granted on said reference application, “ as the term of any patent granted on said reference application may be shortened

by any terminal disclaimer filed prior to the grant of any patent on the pending reference application,” in the event that: any such patent: granted on the pending reference application:

- 1) expires for failure to pay a maintenance fee;
- 2) is held unenforceable;
- 3) is found invalid by a court of competent jurisdiction;
- 4) is statutorily disclaimed in whole or terminally disclaimed under 37 CFR 1.321;
- 5) has all claims canceled by a reexamination certificate;
- 6) is reissued; or
- 7) is in any manner terminated prior to the expiration of its full statutory term as shortened by any terminal disclaimer filed prior to its grant.

Terminal disclaimer fee under 37 CFR 1.20(d) is included.

The undersigned is an attorney or agent of record. Reg. 35,544.



Signature



Date

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